

**Information to identify the case:**

Debtor 1	<u><b>Kenneth L. Kauffman</b></u>	Social Security number or ITIN	<b>xxx-xx-7153</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u><b>Lori M. Kauffman</b></u>	Social Security number or ITIN	<b>xxx-xx-1297</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>19-70104-JAD</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kenneth L. Kauffman

Lori M. Kauffman  
fka Lori Papcunik, fka Lori Santacrocce

6/19/19

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Kenneth L. Kauffman  
Lori M. Kauffman  
Debtors

Case No. 19-70104-JAD  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jun 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2019.

db/jdb +Kenneth L. Kauffman, Lori M. Kauffman, 1846 Soap Hollow Road, Johnstown, PA 15905-7903  
15004050 +Amerigas, 1130 N. Center Avenue, Somerset, PA 15501-1626  
15004053 +Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641  
15004056 Equifax, 1550 Peachtree Street, NW, Atlanta, GA 30309-2468  
15004057 +Experian, 701 Experian Parkway, Allen, TX 75013-3715  
15004058 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860  
15004059 Hooversville Borough, 50 Main Street, Hooversville, PA 15936  
15004060 +Nationwide Rentals, PO Box 123128, Dallas, TX 75312-3128  
15004062 Penelec, PO Box 16001, Reading, PA 19612-6001  
15004064 Prime Lending, PO Box 11733, Newark, NJ 07101-4733  
15004070 ++TRANSUNION, 555 W ADAMS, CHICAGO IL 60661-3631  
(address filed with court: Trans Union, 555 West Adams Street, Chicago, IL 60661)  
15004068 +Tek-Collect, PO Box 1269, Columbus, OH 43216-1269  
15004069 +Theresa C. Homady, Esquire, 317 Union Street, Suite 105, Hollidaysburg, PA 16648-2097

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QJRWALSH.COM Jun 20 2019 06:33:00 James R. Walsh,

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 20 2019 02:41:15 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jun 20 2019 06:33:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

15004051 EDI: CAPITALONE.COM Jun 20 2019 06:33:00 Capital One Services, LLC, PO Box 30285,  
Salt Lake City, UT 84130-0285

15004052 EDI: CAUT.COM Jun 20 2019 06:33:00 Chase Auto Finance, PO Box 901076,  
Fort Worth, TX 76101-2076

15004054 +E-mail/Text: bdsupport@creditmanagementcompany.com Jun 20 2019 02:41:33  
Credit Management Co., 2121 Noblestown Road, Pittsburgh, PA 15205-3956

15004055 EDI: RCSFNBMARIN.COM Jun 20 2019 06:33:00 Credit One Bank, PO Box 98873,  
Las Vegas, NV 89193-8873

15004061 +E-mail/Text: bankruptcyonlineis.com Jun 20 2019 02:41:34 Online Information Services,  
PO Box 1489, Winterville, NC 28590-1489

15004066 +E-mail/Text: bankruptcynotices@psecu.com Jun 20 2019 02:41:36 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013

15004065 +E-mail/Text: bankruptcynotices@psecu.com Jun 20 2019 02:41:35 PSECU, 1 Credit Union Place,  
Harrisburg, PA 17110-2912

15004067 EDI: RMSC.COM Jun 20 2019 06:33:00 Synchrony Bank, Attn: Bankruptcy Dept.,  
PO Box 965060, Orlando, FL 32896-5060

15004358 +EDI: RMSC.COM Jun 20 2019 06:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

15004070 E-mail/Text: DASPUBREC@transunion.com Jun 20 2019 02:40:59 Trans Union,  
555 West Adams Street, Chicago, IL 60661

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Cenlar FSB as servicer for PrimeLending, A PlainsC  
aty\* +James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard,  
Johnstown, PA 15905-2545

15004063 ##+Penn Credit Corporation, 916 S 14th Street, Harrisburg, PA 17104-3425

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: admin  
Form ID: 318

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Total Noticed: 25

Date Rcvd: Jun 19, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 19, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for PrimeLending, A  
PlainsCapital Company bkgroup@kmlawgroup.com  
James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com;kpetak@spencecuster.com;skosis@spencecuster.com;jwalsh@ecf.axosfs.com;TrusteeWalsh@gmail.com  
James R. Walsh on behalf of Trustee James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com;kpetak@spencecuster.com;skosis@spencecuster.com;jwalsh@ecf.axosfs.com;TrusteeWalsh@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Theresa C Homady on behalf of Joint Debtor Lori M. Kauffman thomady1@msn.com,  
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com  
Theresa C Homady on behalf of Debtor Kenneth L. Kauffman thomady1@msn.com,  
homady@gmail.com;homadylaw@gmail.com;kac52on@gmail.com;tchomady@comcast.net;thomadybk@gmail.com  
TOTAL: 6